

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYCaption in Compliance with D.N.J. LBR 9004-1(b)  
2022-0251Order Filed on July 5, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Powers Kirn, LLC  
ecf@powerskirn.com  
728 Marne Highway, Suite 200  
Moorestown, NJ 08057  
856-802-1000

In Re:

Luis A. Vazquez  
aka Louis A. Vazquez

Case No.: 22-12035-MBK

Hearing Date: June 8, 2022

Judge: Honorable Michael B. Kaplan

Chapter: 13

## ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: July 5, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Luis A. Vazquez  
aka Louis A. Vazquez  
Case No.: 22-12035-MBK

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

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Upon the objection to confirmation of debtor's plan and Powers Kirn, LLC, Attorney for Bank of America, N.A., appearing and for cause shown, it is

**ORDERED** as follows:

1. The objection to confirmation filed on behalf of Bank of America, N.A., is hereby resolved upon the condition that debtor's plan is hereby amended to provide for payment in full of the pre-petition arrears due claimed by Bank of America, N.A., in the amount of \$4,292.61 as set forth in Claim #3.

2. Debtor agrees to tender the post-petition mortgage payments directly to Bank of America, N.A., in the amounts and in accordance with the terms of the Note, Mortgage, and any Modification Agreement(s), if applicable.

3. The debtor shall obtain a refinance with respect to the mortgage held by Bank of America, N.A. on the property located at 9 Midland Drive, Great Meadows, NJ by no later than September 15, 2023 as the mortgage matures during this bankruptcy action.

4. In the event that the debtor is unable to obtain a refinance within the deadline set forth herein, the debtor shall file a modified plan no later than 14 days from the deadline fixed above to either provide for repayment of arrears and/or surrender of the subject property.

5. If the Debtor does not obtain a refinance by the deadline fixed above and no modified plan is timely filed as provided herein, the Secured Creditor, may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

6. The objections filed on behalf of the Secured Creditor are hereby preserved and may be presented in relation to any further plan of reorganization presented by the debtor.

7. The Mortgagee shall serve a copy of this Order upon the debtor, debtor's counsel, and the Standing Chapter 13 Trustee.